



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

3626  
2/17/04  
#2

In re Application of )

Art Unit: 2166

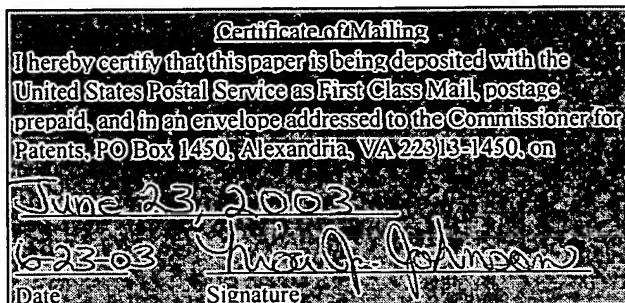
Applicant: Laycock )

Atty. Docket 32414.33.0

Serial No. 10/098,678 )

Filed 03/14/2002 )

For: METHOD AND SYSTEM )  
FOR OPERATING A )  
FINANCIAL INSTRUMENT )



Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

In accordance with the duty of disclosure, a completed Form PTO-1449 and copies of the references listed thereon are enclosed. Consideration of each of the listed references by the Examiner is respectfully requested. Applicants also respectfully request that an initialed copy of Form PTO-1449 indicating such consideration be returned with the next Official Action, as set forth in MPEP 609.

It is believed that no fee is due for the filing of this Information Disclosure Statement as no First Substantive Office Action has been issued. However, any fee found to be due may be charged to our Deposit Account No. 061910.

By submitting these references, Applicant does not admit that the references are prior art to or material to this application, and reserves the right to establish that any reference is not prior art. Applicant does not represent that the references have been reviewed in detail; there may be details in the references of which Applicant is unaware.

Respectfully submitted,

Dated: 6/23/03

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